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1. A method of consumer cash value accumulation based upon point-of-sale transactions between consumers and merchants, the method comprising:

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at the point-of-sale, obtaining from the consumer an account number unique to the consumer and which is independent of how the consumer pays for the transaction;

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at a merchant location, determining a credit value for the transaction;

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electronically providing from the merchant location to a central system for each transaction, the consumer's account number and the credit value;

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for each transaction, accumulating, at the central system, cash value in a consumer account associated with that consumer's account number by increasing the cash value in that consumer account in relation to the credit value; and

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selectively providing to at least a plurality of the consumers, access to funds in their respective consumer accounts, such access being based upon the cash value in that consumer account.

2. The method of claim 1 wherein the credit value is determined based upon at least a predetermined incentive amount.

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3. The method of claim 2 wherein the credit value is further determined by a credit rate selected by the merchant.

4. The method of claim 2 wherein, for each transaction, merchant data associated with the merchant is electronically transmitted to the central system along with the consumer's account number and the credit value, the method further comprising:

for each transaction, accumulating, at the central system, bill value in a merchant account associated with that merchant's merchant data by increasing the bill value in that merchant's account in relation to the credit value; and

periodically reducing the amount of the bill value upon confirmation of the predetermined incentive amount.

5. The method of claim 1 further comprising:

resetting to zero the cash value in each consumer account for which access to funds is provided.

6. The method of claim 1, wherein access to funds is provided by issuing a check in an amount equal to the cash value in that consumer account.

7. The method of claim 1 wherein access to funds is provided through a funds dispensing electronic terminal communicating with the central system, and which dispenses the funds when properly accessed.

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5 P1 8. The method of claim 1 wherein, for each transaction, merchant data associated with the merchant is electronically transmitted to the central system along with the consumer's account number and the credit value, the method further comprising:

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10 for each transaction, accumulating, at the central system, bill value in a merchant account associated with that merchant's merchant data by increasing the bill value in that merchant's account in relation to the credit value.

9. The method of claim 8 further comprising:

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5 generating for each merchant account a bill in an amount based upon the bill value in that merchant account.

10. The method of claim 8 further comprising:

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reducing the bill value for a merchant account upon confirmation of credit value extended to a consumer by that merchant based upon an incentive offered by a third party.

11. The method of claim 1 further comprising:

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assigning to each consumer a consumer account number which is that consumer's unique Social Security number.

12. The method of claim 1 wherein access to funds is provided on at least one selected date.

13. The method of claim 12, the selected date being a birthdate common to the plurality of consumers to whom access to funds is provided.

14. A centralized consumer cash value system for transactions between consumers and multiple merchants comprising:

at each merchant location at least:

consumer data input means at the point-of-sale for inputting an account number unique to the customer independent of how the consumer pays for the transaction;

processor means for determining a credit value for the transaction; and

first communication means for electronically transmitting to the central system the consumer's account number and the credit value related to each transaction; and

at a central location, a central system having at least:

second communication means for electronically receiving the consumer's account number and the credit value related to each transaction;

consumer account memory means for storing cash values for a plurality of consumer accounts, each consumer account being associated with a respective, unique account number;

processor means for incrementing the cash value in a consumer account associated with

a received consumer account number by an amount
~~corresponding~~^{related}₁ to the received credit value; and

unit means for selectively providing to

at least a plurality of consumers access to funds
in an amount based upon the cash value in the
consumer account associated with that consumer.

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15. The system of claim 14, further including, at each merchant location, transaction data input means for inputting a predetermined incentive amount for the transaction, said merchant location
5 processor means responsive to said transaction data input means whereby said credit value being determined at least in part in accordance with said inputted predetermined incentive amount.

16. The system of claim 15, further including, at each merchant location, memory means for storing a credit rate selected by the merchant, said transaction data input means further for inputting the
5 sales amount of the transaction, said merchant location processor means further responsive to said memory means whereby said credit value further being determined at least in part in accordance with said credit rate and the sales amount of the transaction.

17. The system of claim 15 wherein the first communication means also electronically transmits and the second communication means also electronically receives, related to each transaction, merchant data associated with the merchant along with the consumer's account number and the credit value, the central system further having:

merchant account memory means for storing bill values for a plurality of merchant accounts, each merchant account being associated with respective merchant data;

said central system processor means further for incrementing the bill value in a merchant account associated with received merchant data by an amount ^{related} corresponding to the received credit value; and

means for reducing the bill value upon confirmation of said predetermined incentive amount.

18. The system of claim 14, said processor means including means for resetting to zero the cash value in each consumer account for which access to funds is provided.

3 19. The system of claim 14, said unit means including a check printer whereby access to funds is by printing a check in an amount of the cash value in that consumer's account.

20. The system of claim 14 further comprising at least one funds dispensing electronic terminal communicating with said unit means for dispensing the funds.

5 21. The system of claim 14 wherein the first communication means also electronically transmits and the second communication means also electronically receives, related to each transaction, merchant data associated with the merchant along with the consumer's account number and the credit value, the central system further having:

3 P1 merchant account memory means for storing bill values for a plurality of merchant accounts, each 10 merchant account being associated with respective merchant data; and

P1 said central system processor means further or incrementing the bill value in a merchant account associated with received merchant data by an amount 15 ^{related} ~~corresponding~~ to the received credit value.

22. The system of claim 21, the central system further having:

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means for issuing to each merchant a bill in an amount based upon the bill value in the merchant account associated with that merchant.

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23. The system of claim 21, the central system further having:

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means for reducing the bill value for a merchant account upon confirmation of credit value extended to a consumer by that merchant based upon an incentive offered by a third party.

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24. A method of consumer cash value accumulation based upon point-of-sale transactions between consumers and merchants, the method comprising:

a P1 5 each merchant determining at least one credit rate ~~to be applied to selected purchases from the merchant;~~

a P1 at the point-of-sale, obtaining from the consumer an account number unique to the consumer;

P1 10 at a merchant location, determining a credit value for the transaction based upon the dollar amount of the transaction and the applicable credit rate determined by that merchant;

P1 15 providing to a central system for each transaction, the consumer's account number and the credit value;

P1 for each transaction, accumulating, at the central system, cash value in a consumer account associated with that consumer's account number by 20 increasing the cash value in that consumer account in relation to the credit value; and

P1 selectively providing at least a plurality of the consumers access to funds in their respective consumer accounts, such access being based upon the 25 cash value in that consumer account.

25. The method of claim 24 wherein the credit value is further determined based upon a predetermined incentive amount.

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5 26. The method of claim 25 wherein, for each transaction, merchant data associated with the merchant is transmitted to the central system along with the consumer's account number and the credit value, the method further comprising:

for each transaction, accumulating, at the central system, bill value in a merchant account associated with that merchant's merchant data by increasing the bill value in that merchant's account in relation to the credit value; and

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periodically reducing the amount of the bill value upon confirmation of the predetermined incentive amount.

27. The method of claim 24 further comprising:

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5 resetting to zero the cash value in each consumer account for which access to funds is provided.

28. The method of claim 24, wherein access to funds is provided by issuing a check in an amount equal to the cash value in that consumer account.

29. The method of claim 24 wherein access to funds is provided through a funds dispensing electronic terminal communicating with the central system, and which dispenses the funds when properly accessed.

30. The method of claim 24 wherein, for each transaction, merchant data associated with the merchant is transmitted to the central system along with the consumer's account number and the credit value, the method further comprising:

for each transaction, accumulating, at the central system, bill value in a merchant account associated with that merchant's merchant data by increasing the bill value in that merchant's account in relation to the credit value.

31. The method of claim 30 further comprising:

generating for each merchant account a bill in an amount based upon the bill value in that merchant account.

32. The method of claim 24 further comprising:

assigning to each consumer a consumer account number which is that consumer's unique Social Security number.

33. A centralized consumer cash value system for transactions between consumers and multiple merchants comprising:

at each merchant location at least:

consumer data input means at the point-of-sale for inputting an account number unique to the customer;

transaction data means for inputting the dollar amount of the point-of-sale transaction;

memory means for storing a credit rate selected by the merchant;

processor means for determining a credit value based upon the dollar amount of the point-of-sale transaction and the selected credit rate; and

first communication means for transmitting to the central system the consumer's account number and the credit value related to each transaction; and

at a central location, a central system having at least:

second communication means for receiving the consumer's account number and the credit value related to each transaction;

consumer account memory means for storing cash values for a plurality of consumer

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accounts, each consumer account being associated with a respective, unique account number;

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processor means for incrementing the cash value in a consumer account associated with a received consumer account number by an amount

~~corresponding~~ ^{related} to the received credit value; and

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unit means for selectively providing to at least a plurality of consumers access to funds in an amount based upon the cash value in the consumer account associated with that consumer.

34. The system of claim 33, further including, at each merchant location, transaction data input means for inputting a predetermined incentive amount for the transaction, said merchant location processor means responsive to said transaction data input means whereby said credit value further being determined at least in part in accordance with said inputted predetermined incentive amount.

35. The system of claim 34 wherein the first communication means also transmits and the second communication means also receives, related to each transaction, merchant data associated with the merchant along with the consumer's account number and the credit value, the central system further having:

merchant account memory means for storing bill values for a plurality of merchant accounts, each merchant account being associated with respective merchant data;

said central system processor means further for incrementing the bill value in a merchant account associated with received merchant data by an amount ^{related} corresponding to the received credit value; and

means for reducing the bill value upon confirmation of said predetermined incentive amount.

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36. The system of claim 33, said processor means including means for resetting to zero the cash value in each consumer account for which access to funds is provided.

37. The system of claim 33, said unit means including a check printer whereby access to funds is by printing a check in an amount of the cash value in that consumer's account.

38. The system of claim 33 further comprising at least one funds dispensing electronic terminal communicating with said unit means for dispensing the funds.

39. The system of claim 33 wherein the first communication means also transmits and the second communication means also receives, related to each transaction, merchant data associated with the merchant along with the consumer's account number and the credit value, the central system further having:

merchant account memory means for storing bill values for a plurality of merchant accounts, each merchant account being associated with respective merchant data; and

said central system processor means further for incrementing the bill value in a merchant account associated with received merchant data by an amount ^{related} ~~corresponding~~ to the received credit value.

40. The system of claim 39, the central system further having:

means for issuing to each merchant a bill in an amount based upon the bill value in the merchant account associated with that merchant.